

IN CLAIMS

Claims 1-17 cancelled in this amendment

5 18. (newly added) A privacy payment system for restaurant payments that provides privacy of customer bankcard data, comprising:

a. a restaurant bill that shows a payment amount and an encoded service code, the code embeds merchant identification to a third party central system;

10 b. a wireless device of a customer with, (i) means for entering the code, a payment amount, and an optional tip into the device, and (ii) means for sending the data to the central system which pre-stores customer data and merchant data;

c. central system means for identifying the customer and processing a payment request from the customer to the merchant by retrieving customer and
15 merchant data and submitting a payment transaction request to an existing payment authorization network;

d. central system means for receiving a payment approval record and sending payment approval notification to the customer on the wireless device;

e. central system means for sending payment approval notification to a
20 merchant computer system, where the payment transaction request to the central system having originated from the wireless device of the customer did not originate from the merchant computer system, wherein, the payment system maintains privacy of customer bankcard data from the merchant computer system and merchant employees.

25 19. (newly added) The system as in claim 18, further comprising:

the central system stores (i) customer identification means, (ii) a plurality of customer bank account data and (iii) wireless device notification means.

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20. (newly added) The system as in claim 19, further comprising:

the customer identification means using a personal number that is a combination
5 of wireless device telephone number and a personal identification number that is
entered into the wireless device.

21. (newly added) The system as in claim 18, further comprising:

10 the central system stores merchant identification that identify the merchant to a
payment authorization network and merchant computer system notification means.

22. (newly added) The system as in claim 18, where the restaurant bill, further
comprising:

15 the service code embeds in addition to the merchant identification, a table
number and a server number, which may be used to track payments from customers by
the central system and conveyed to the merchant computer system.

20 23. (newly added) The system as in claim 18, further comprising:

a display terminal interfaced to the merchant computer system displays and
updates payment status data using a plurality of fields from a group of fields that may
include date, time, transaction reference, table number, server number, payment
25 amount, tip and payment status.

24. (newly added) A method for restaurant payments that provides privacy of
customer data, comprising the steps of:

30 a. presenting a restaurant bill that shows a payment amount and an encoded
service code, the code embeds merchant identification to a third party central system;

b. entering into a wireless device of a customer, (i) the code, a payment amount and an optional tip into the device, and (ii) sending the data to a third party central system which pre-stores customer data and merchant data;

c. identifying the customer and processing a payment transaction from the customer to the merchant by the central by retrieving customer and merchant data and submitting a payment transaction request to an existing payment authorization network;

d. receiving a payment approval record by the central system means and sending payment approval notification to the customer on the wireless device;

e. sending payment approval notification to a merchant computer system, by the central system, where the payment request to the central system having originated from the wireless device of the customer, did not originate from the merchant computer system, wherein the payment system maintains privacy of customer data from the merchant computer system and merchant employees.

25. (newly added) The method as in claim 24, further comprising the steps of:

storing by the central system (i) customer identification means, (ii) a plurality of customer bank account data, and (iii) wireless device notification means.

26. (newly added) The method as in claim 25, further comprising the steps of:

using a personal number that is a combination of wireless device telephone number and a personal identification number as the customer identification means that is entered into the wireless device.

27. (newly added) The method as the central system in claim 24, further comprising the steps of:

storing in the central system, the merchant identification that identify the merchant to a payment authorization network and merchant computer system notification means.

28. (newly added) The method as in claim 24, where the restaurant bill, further comprising the steps of:

5 the service code embedding in addition to the merchant identification, a table number and a server number, which may be used to track payments from customers by the central system and conveyed to the merchant computer system.

29. (newly added) The method as in claim 28, further comprising the steps of:

10 displaying and updating the payment status data on a display terminal interfaced to the merchant computer system, using a plurality of fields from a group of fields that may include, date, time, transaction reference, table number, server number, amount, tip, and payment status.

15 30. (newly added) A privacy payment system comprising:

(a) a customer wireless device means for origination of a payment request for payment of a bill to a restaurant merchant, for sending to a third party payment system;

20 (b) third party payment system processing means for processing the payment request with pre-stored customer data and merchant data using an existing payment authorization network and by not originating the payment request from a merchant computer system forwards the payment approval to the merchant computer system, the
25 privacy payment system maintains privacy of customer bankcard data from the merchant computer system and merchant employees.

31. (newly added) The privacy payment system as in claim 30, comprising:

the payment request identifies a payment amount and a merchant identification number as printed on the bill, from a merchant computer system, and presented to the customer at the merchant's premises.

32. (newly added) The privacy payment system as in claim 30, comprising:

the third party system sending a payment approval notification to the customer on the wireless device, contemporaneously to notification to the merchant computer system.